DOCUMENT RESUME

ED 420 741 CE 075 392

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TITLE	Single Mothers, Jobs and Welfare: What the Data Tell Us. Research-in-Brief.
INSTITUTION	Institute for Women's Policy Research, Washington, DC.
SPONS AGENCY	Ford Foundation, New York, NY.
PUB DATE	1997-12-00
NOTE	10p.
AVAILABLE FROM	Institute for Women's Policy Research 1400 20th St., N.W., Suite 104, Washington, DC 20036.
PUB TYPE	Reports - Research (143)
EDRS PRICE	EDRS Price MF01 Plus Postage. PC Not Available from EDRS.
DESCRIPTORS	Adults; *Employment Patterns; Federal Legislation; Low Income; *Mothers; *One Parent Family; Socioeconomic Status; *Wages; *Welfare Recipients
IDENTIFIERS	*Single Parents; *Temporary Assistance for Needy Families; Welfare Reform

ABSTRACT

In order to predict the earnings of single mothers under the Temporary Assistance to Needy Families (TANF) program and the success of welfare reform in reducing poverty, a study was conducted of single mothers' work behavior, welfare receipt, and other sources of income. Data were generated from the U.S. Census Bureau's Survey of Income and Program Participation (SIPP) from 1984, 1986, 1987, 1988, 1990, and 1991. Results strongly suggest that welfare recipients who are required to work as a result of welfare reform will likely do worse in the labor market than single mothers who are already working. They have less education and work experience, which are likely to lead to lower earnings, and higher child care costs per employment hour, since they have more and younger children. Their earnings will likely be low--well below the poverty level--and their child care costs will consume much of their earnings. They will therefore need considerable ongoing financial assistance in order to enable them to hold jobs and to maintain their already-low standard of living. Reforms such as a higher minimum wage, temporary disability insurance programs, allowing welfare recipients to package earnings along with benefits, and providing child care subsidies and health insurance to low-income mothers would help low-income mothers to become self-supporting. (KC)

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Single Mothers, Jobs and Welfare: What the Data Tell Us

Research-in-Brief

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Single Mothers, Jobs and Welfare: What the Data Tell Us

In recent years, we have witnessed a major shift in public policy to ameliorate poverty, away from the Great Society ideal of providing relief for the poor, towards the "New Federalism" vision of smaller government and reduced dependence on government. The rhetoric has shifted away from alleviating or eliminating poverty to "reducing illegitimacy" (births to unmarried women) and "ending welfare as we know it." Throughout these changes, women have remained at the center of the poverty debate. Public assistance programs, such as Aid to Families with Dependent Children (AFDC) and its 1996 replacement, Temporary Assistance to Needy Families (TANF), which provide assistance primarily to single-parent families, are the focus of copious media attention. Individual states are currently developing their own welfare programs in response to the federal mandate (under TANF) to limit time of benefit receipt and to require participation in the labor force.

In a series of studies over the last several years, the Institute for Women's Policy Research (IWPR) has examined the actual patterns of receipt of welfare benefits and labor force participation of single mothers who receive public assistance. IWPR's research shows that single mothers who rely on welfare or combine welfare with paid work are less well-equipped to support themselves through their own earnings than are single mothers who now rely on work as their primary source of support. Welfare has served as a safety net for those who have not been able to earn enough to support their families. While TANF time limits will require more single mothers to forego welfare, it is not clear that their own earnings will be sufficient to make up for the loss in benefits.

To shed light on the likely earnings of single mothers under TANF, and the ultimate success of welfare reform in reducing poverty, this fact sheet presents IWPR's quantitative research on single mothers' work behavior, welfare receipt, and other sources of income. The data for IWPR's studies are generated from the U.S. Census Bureau's Survey of Income and Program Participation (SIPP), a nationally representative sample survey of individuals and families who are interviewed repeatedly over a 32-month period.[1] The data cited here are from the SIPP 1984, 1986, 1987, 1988, 1990 and 1991 full panels.

Table 1. Types and Impact of Income Packages Among Welfare Recipients

				With Employment		
	Total Number[1]	Welfare Only[2]	Family and Welfare[3]	All	Employed and Welfare[4]	Employment, Family, and Welfare[4]
Total	2,797,285	732,335	865,995	1,198,955	484,511	714,444
As Percent of Total	100%	26%	31%	43%	17%	26%
Total in Poverty	2,027,494	716,937	634,878	675,679	372,565	303,114
Percent in Poverty	72%	98%	73%	56%	77%	42%

[1] Included are single mothers who receive AFDC for at least two months out of the 24-month study period.

[2] "Welfare only" is a shorthand label that also includes receipt of Food Stamps, Medicaid, and other non-cash and cash means-tested benefits.

[3] In order to be included in this category, recipients must live with relatives contributing $1,500 in family income over the 24-month study period.

[4] In order to be considered employed, a welfare recipient must work at least 300 hours during the 24-month study period.

Source: IWPR calculations based on the Survey of Income and Program Participation, 1984 and 1986-1988 panels.

Does Welfare Encourage Dependence?

IWPR's research finds that three-quarters of single mothers who received AFDC benefits for at least two months during a two-year period also had substantial supplemental income either from their own earnings or from their families, or from both. Thus, at most, only one-quarter of welfare recipients depend exclusively on welfare. As welfare provides only the barest subsistence, it should not be surprising that most welfare mothers "package" income from as many sources as possible in an effort to enhance their family well-being.[2]

- Only 26 percent of single mother families who receive welfare are totally dependent on welfare (see Table 1). Virtually all (98 percent) of those who do rely on welfare are poor.
- More than half (57 percent) of single mothers are helped financially by their families. Of these, 31 percent receive only family help to supplement their welfare benefits, while 26 percent work for pay as well. Even with three major income sources, 42 percent of this last group live in poor families.
- In addition to those who receive help from their families, another 17 percent who receive little family help work outside the home to bring in earnings to supplement their welfare benefits. The total proportion of those working is 43 percent (26 percent with family help and 17 percent without).

Does Welfare Encourage Fertility?

It is often thought that women on welfare have children so they can collect welfare benefits or increase their welfare checks. Although IWPR has not researched this subject in detail, the research literature indicates that these widely held beliefs are not accurate.

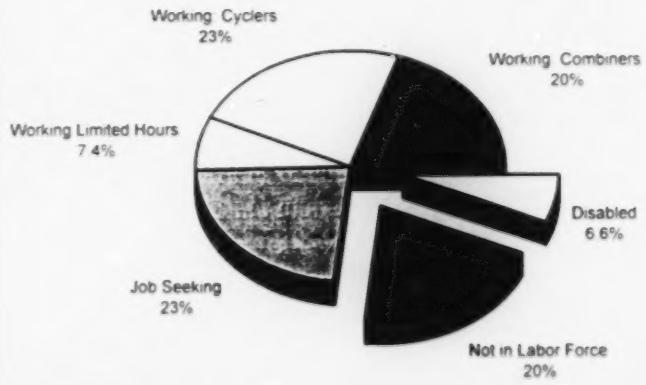
- A group of 76 leading researchers in the field of welfare and poverty concluded that "the evidence suggests that welfare has not played a major role in the rise of out-of-wedlock childbearing" (Parrot and Greenstein, 1995: xii).
- One study found that women receiving welfare have fewer children than similarly situated women not receiving welfare benefits (Rank, 1989). The Center on Budget and Policy Priorities concludes that "states with higher benefit levels do not typically have higher rates of out-of-wedlock births, higher proportions of children living in single-parent families, or higher teen pregnancy rates" (Parrot and Greenstein, 1995: xi).

How Do Welfare Mothers Use Their Time?

Despite the popular perception that welfare mothers do not work for pay, half of all single mothers who spend any time on welfare also spend time at paid work (at least 300 hours, over a two-year period): 20 percent combined paid employment and welfare (averaging 1055 hours per year), 23 percent cycled between employment and welfare (averaging 860 hours per year), and another 7 percent worked limited hours, spending more time looking for a job than actually employed. An additional 23 percent were employed fewer than 300 hours, but spent substantial time looking for jobs (see Figure 1).

- Nearly three-quarters of welfare recipients spent significant time in the labor force, either working or looking for work but not finding it.
- Severe disabilities prevent 1 in 15 welfare mothers from working or seeking work: these women comprise one-quarter of welfare mothers who are neither employed nor looking for jobs.

Figure 1.
Welfare Mothers Grouped by Labor Force Activity
(24-month study period)



Source: IWPR calculations based on the Survey of Income and Program Participation, 1984 and 1986-88 panels. From Spalter-Roth, Burr, Hartmann, and Shaw (1995).

Table 2. Welfare Mothers' Time Use Over a Two-Year Period	
Percent of time receiving welfare	77%
Percent of time not receiving welfare	23%
Use of time while receiving welfare	100%
Working	13%
Looking for Work	18%
In school	8%
Caring for baby (under two years)	18%
Caring for pre-school children (ages 2-5)	22%
Caring for children (ages 6-12) during summer mont	4%
Disabled and doing none of the above	8%
Able-bodied and doing none of the above	9%

Source: IWPR calculations based on the Survey of Income and Program Participation, 1984 and 1986-1988 panels. From Spalter-Roth, Burr, Hartmann, and Shaw (1995).

- Only nine percent of the time on welfare during the two-year study period is spent by able-bodied mothers who are neither working at paid employment, looking for work, attending school, nor caring for babies or pre-schoolers during the year or pre-teens during the summer (see Table 2).

What Factors Facilitate Single Mothers' Employment?

While most of the low-income single mothers in IWPR's study participate in the labor force, many experience periods in which they are unemployed and seeking work. IWPR's research suggests that employment at stable and long-term jobs provides the greatest likelihood of escaping poverty, although the odds of escaping poverty through work alone are small for this group of women. Paid work at any job does nonetheless improve the economic well-being of these single mothers and their families. Not surprisingly, the most significant factors that predict whether an AFDC recipient works are similar to those that predict employment status for most women, regardless of income level (see Table 3).

In comparison to a baseline welfare recipient, who has a 20 percent probability of combining paid work with welfare benefits,[5] the following factors can improve or reduce a mother's chances of combining welfare with paid employment:

- A work-preventing disability greatly decreases the likelihood of employment for these single mothers.
- AFDC recipients are more likely to be employed if more jobs are available (i.e., if they live in states with low rates of unemployment).
- Mothers with older children (i.e., who have lower child care costs and fewer demands on their time) are far more likely to be employed. Having an infant or a child under two reduces a mother's chance of employment to 12 percent.
- Family support, either as income, or as child or elder care, may make the costs of working more affordable, significantly increasing the likelihood of employment. Living with other adult earners and/or receiving child support increases the probability of employment. It is important to note that this positive effect of additional income sources is contrary to that of women in general.
- Mothers' chances of finding paid work are increased the most if they complete high school and obtain job training or work experience.
- Contrary to stereotypes, state benefit levels, the amount of time spent looking for work, the mother's age, and the mother's welfare history were insignificant in distinguishing between those who engage in paid employment and those who do not.

Table 3. Factors That Significantly Improve the Chances that a Welfare Recipient is Employed
Human Capital
Able-bodied
Completed high school
Has work experience
Has had job training
Additional Income
Another earner in household
Gets married
Child support recipient
Children
Only one child
No infants or toddlers
State-of-Residence Characteristics
Low unemployment rate

Source: IWPR calculations based on the Survey of Income and Program Participation, 1984 and 1986-1988 panels.

Other things being equal, being African American also had *no* significant value in predicting whether or not an AFDC mother was employed.

How Do Single Mothers Fare in the Low-Wage Labor Market?

What will happen to single mothers under TANF who, because of time limits and work requirements, will have to rely more and more on the labor market for their livelihood? IWPR research compared single mothers who received AFDC with low-income employed single mothers (job-reliant) who did not receive AFDC.[4]

Those who receive welfare are subdivided into the welfare-reliant, who work fewer than 300 hours over two years, and the job/welfare packagers, who rely on both welfare and paid work. The job-reliant group represents a best-case scenario for what we can expect to happen to welfare recipients under TANF. Given the often inadequate wages and intermittent employment that characterize the low-wage labor market, however, it is unlikely that single mothers can earn enough to escape poverty. Moreover, mothers who rely primarily on earnings have demographic and human capital characteristics that enable them to work more hours and earn more per hour than those women still receiving welfare assistance (see Table 4):

Table 4. Family and Background Characteristics of Low Income Single Mothers[1]

Characteristic	AFDC Recipients: Welfare Reliants[2]	AFDC Recipients: Job/Welfare Packagers[3]	Non-AFDC: Job Reliants[4]
Sample Size (Unweighted)	688	474	1,392
Sample Size (Weighted)	1,536,332	1,117,029	3,082,432
Demographic			
Age of Mother (mean years)	30.3	29.3	34.3
Percent Previously Married	44%	50%	66%
Race and Ethnicity			
White	33%	42%	49%
African-American	49%	44%	36%
Hispanic	17%	11%	13%
Other	2.8%	2.6%	2.2%
Family and Household Structure			
Number of Children	2.0	1.8	1.4
Age of Children (monthly average)			
Percent of Children under Age 3	30%	31%	19%
Percent of Children Age 3 to 5	20%	18%	14%
Number of People in Household (mean)	4.1	3.9	3.5
Human Capital			
Education and Job Training			
Years of Schooling (mean)	10.6	11.4	11.6
Educational Attainment			
Percent High School Diploma (only)	32%	43%	45%
Percent Some College (inc. 4 yrs or more)	13%	21%	25%
Percent Enrolled in School During Survey	33%	33%	22%
Percent Ever Received Job Training	23%	33%	27%
Work Experience			
Years of Work Experience (mean)	3.7	5.8	9.4
Current Job Tenure (mean years)	1.3	2.1	4.2
Physical Limitation on Work			
Percent Disabled	27%	14%	13%

[1] Low income is defined as having a family income less than 200 percent of the federal poverty line.
[2] Welfare Reliants received AFDC for at least two months during the 24-month survey period and had less than 300 hours of paid work.
[3] Job/Welfare packagers received AFDC for at least two months during the survey and had over 300 hours of paid work.
[4] Job Reliants received AFDC for fewer than two months. Only one percent of these women received AFDC during the 24-month survey period, for spells of a maximum of one month.

Source: IWPR calculations based on the Survey of Income and Program Participation, 1986-88 and 1990 panels.

Table 5. Poverty and Employment Characteristics of Low-Income Single Mothers[1]

Characteristic	AFDC Recipients: Welfare Reliants[2]	AFDC Recipients: Job/Welfare Packagers[3]	Non-AFDC: Job Reliants[4]
Sample Size (Unweighted)	688	474	1,392
Sample Size (Weighted)	1,536,332	1,117,029	3,082,432
Poverty (modified definition)[5]			
Percent in Poverty	79%	53%	29%
Months in Poverty	19.8	14.7	8.4
Labor Force Participation			
Percent in the Labor Force (monthly average)	11%	65%	74%
Percent Ever Worked During the Survey	11%	100%	84%
Weeks of Employment	9	54	84
Weeks of Unemployment	20	14	6
Total Hours Worked	140	1,862	3,232
Number of Jobs per Recipient	1.1	1.7	1.7
Earnings (in January 1997 dollars)			
Total Annual Earnings	$355	$5,897	$12,116
Annual Earnings in Primary Job	$336	$5,128	$10,833
Hourly Wage Rate at Primary Job	$4.80	$5.76	$7.18
Work Experience			
Total Weeks Worked	8	53	84
Weeks in Primary Job	9	47	77
Weeks full-time at the primary job	1	29	57
Weeks part-time at the primary job	8	18	20

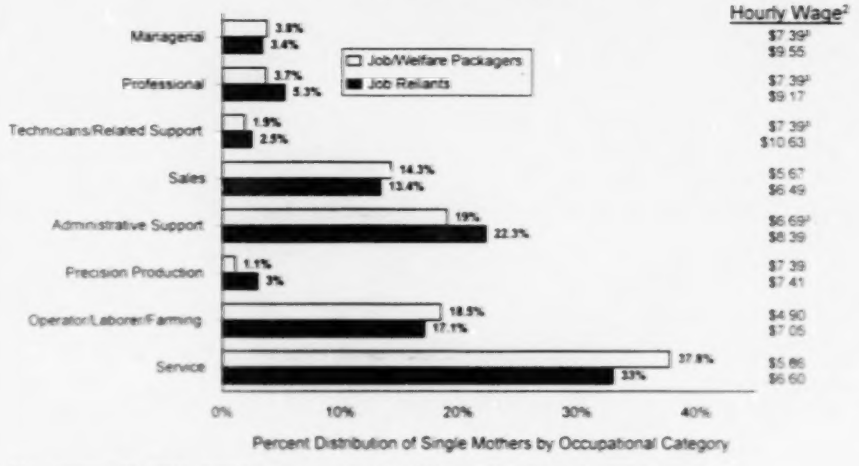
[1] Low income is defined as having a family income less than 200 percent of the federal poverty line.
[2] Welfare Reliants received AFDC for at least two months during the 24-month survey period and had less than 300 hours of paid work.
[3] Job/Welfare packagers received AFDC for at least two months during the survey and had over 300 hours of paid work.
[4] Job Reliants received AFDC for fewer than two months. Only one percent of these women received AFDC during the 24-month survey period, for spells of a maximum of one month.
[5] Includes the cash value of Food Stamps and Women, Infants, and Children (WIC).

Source: IWPR calculations based on the Survey of Income and Program Participation, 1986-1988 and 1990 panels.

- Job-reliant single mothers have higher education levels. They are the most likely of the low-income single mothers in our study to have a high school diploma (70 percent do including those who have gone on to college).
- The job-reliant single mothers have substantially more work experience and more years in their current jobs.
- They are older, have fewer children, and have older children.
- They and the mothers who rely on both jobs and welfare are much less likely than those who rely primarily on welfare to have a physical work-limiting disability.
- Job-reliant single mothers work substantially more hours than the job/welfare packagers, working approximately 1600 hours per year as compared to 930 hours (see Table 5).
- Although low-wage service jobs constitute the largest source of employment for both the job-reliant single mothers and the job/welfare packagers, Figure 2 shows that the job-reliant mothers are more likely to be in the better-paying jobs (managerial, professional, technical or administrative support and precision production).
- Job-reliant single mothers earn more per hour in each occupation than do job/welfare packagers, an average of $7.43 per hour versus $5.96 per hour in

January 1997 dollars, consistent with their higher levels of human capital. For welfare mothers who are employed, the most common occupations are cashiers, cooks, nursing aides, waitpersons, and janitors and cleaners (see Table 6).[5] Those who work in these occupations earn even less.

Figure 2.
Occupations and Hourly Wages of Low-Income Working Single Mothers[1] (with and without welfare)



[1] Low income is defined as having a family income less than 200 percent of the federal poverty line.
[2] Average hourly wage in January 1997 dollars.
[3] Average for four occupations -- managerial, professional, technicians and related support, and precision production -- due to small case numbers.

Source: IWPR calculations based on the Survey of Income and Program Participation, 1990 and 1991 panels.

- Welfare mothers' employers also tend to be in the low-paying service industries, such as restaurants, bars, grocery stores, nursing homes, private households, and hotels and motels, department stores, and temporary help service firms. In addition, elementary and secondary schools and hospitals employ many single welfare mothers in low-paying service jobs. These industries employ nearly 40 percent of women who combine welfare with paid work (data not shown).

Despite their greater work effort and slightly better occupational status, the job-reliant single mothers experience significant levels of employment instability, holding an average of 1.7 jobs during the two-year survey period, the same as for job/welfare packagers (see Table 5). The job-reliant single mothers spend significantly fewer months in poverty than the other low-income single mothers, but still earn much less than the $18,690 that researchers (Edin and Lein, 1997)[6] estimate is necessary for a working single mother of two to survive at a minimal standard of decency.

Conclusions and Policy Recommendations

Results from IWPR's on-going research strongly suggest that welfare recipients who are required to work as a result of welfare reform will likely do worse in the labor market than single mothers who are already working. They have less education and work experience, which are likely to lead to lower earnings, and higher child care costs per employment hour since they have more and younger children.[7] Their earnings will likely be low -- well below the poverty level -- and their child care costs will consume much of their earnings. They will therefore need considerable ongoing financial assistance in order to enable them to hold jobs and to maintain their current standard of living, which is already quite low.

Our analysis of job-reliant low-income single mothers suggests that when conditions improve for women receiving welfare, when their children are older and when they have completed their schooling, they enter the labor market and increase their hours of employment over time. These are the women who have been most able to leave welfare and they have done so. The welfare reforms underway amount to pushing women off welfare before these basic, employment-enabling conditions have been met. Also, low-income single mothers have few alternate safety nets and, given limited benefits, even fewer ways to step up their earnings potential.

The five-year lifetime limit on welfare receipt will work against enabling women to complete post-secondary education, or enter or graduate from college. Such education is sorely needed to increase women's earning capacity. Because TANF requires high work participation, and most of those enrolled in higher education are not considered "working" for the purpose of meeting this requirement, states may need to use their

Table 6. Six Largest Detailed Occupations of Low-Income, Working Single Mothers (with and without welfare)

Occupation	Rankings		Hourly Wage[1]	
	Job/Welfare Packagers	Job Reliant	Job/Welfare Packagers	Job Reliant
Cashiers	1	2	$4.96	$5.95
Cooks	2	--	$5.24	--
Nursing Aids/Orderlies/Attendants	3	1	$6.02	$8.03
Waitpersons	4	3	$5.50	$5.48
Janitors/Cleaners	5	6	$5.25	$6.64
Administrative Support, Misc.	6	--	$5.76	--
Secretaries	--	4	--	$8.85
Sales/Supervisors	--	5	--	$6.67
Total Percent and Average Wage in Six Largest Detailed Occupations	32%	28%	$5.39	$6.95

[1] Average hourly wage in January 1997 dollars.

Source: IWPR calculations based on the Survey of Income and Program Participation, 1990 and 1991 panels.

own funds to support many of those in their case load pursuing higher education. Lifetime limits may also make it difficult for women to use welfare as unemployment insurance. Given the instability in the low-wage labor market most of them will likely enter, income to fill the gaps between jobs will be necessary; states may need to devise programs to meet this need.

In addition, reforms such as the following would help all working women, though they will help poor women more:

- A higher federal minimum wage (even with the recent increase, the minimum wage is still below its historic average relative to other wages), greater support for unionization among low-wage workers, pay equity policies and strong enforcement of anti-discrimination laws, and discouragement of the contingent work phenomenon would all improve the earnings prospects of welfare mothers and women leaving welfare.
- In five states, Temporary Disability Insurance (TDI) programs provide paid leave to employees who need to take time off from work for non-work related illnesses. By expanding these programs to all states and enhancing them to provide paid maternity and family care leave, TDI programs could give single, working mothers the financial assistance they need to cope with family and health emergencies in the absence of the safety net of welfare.
- State welfare programs should encourage welfare recipients, who already exhibit substantial work and job search effort, to package earnings along with their benefits so that they can stabilize their family incomes at a higher level. With low wages and low welfare benefits, the average single mother family needs both to survive. The five-year lifetime limit on benefit receipt in the federal law discourages this strategy, so states may have to use their own funds to support women who simply cannot earn enough to support themselves.
- By providing child care subsidies and health insurance to low-income mothers and mothers who formerly relied on welfare, policymakers could improve the likelihood that low-income families could work their way out of poverty. Recent Congressional action has provided more funding for health insurance for the children of the working poor, but has done little to provide it for their working mothers (and fathers), who are also poor.

Current reforms and cutbacks will almost certainly result in *increased* poverty for many single mothers and their children, since for many earnings cannot compensate for benefit loss. Also, when the current period of economic growth turns once again to recession, the limited welfare benefits available under TANF and the lifetime limits on benefit receipt will likely bring severe hardships to many single mothers

and their children. Sensible policies, targeted at providing subsidized child care and health care, establishing paid family leave, improving conditions in the low-wage labor market, and increasing funding for education and training would help a broad group of women workers. Such programs could help poor single mothers to lengthen and strengthen their labor market participation, improve their earnings, and perhaps eventually, move beyond the need for government assistance.

Endnotes

[1] Each year, a new panel of the SIPP, usually consisting of about 15,000 households, goes into the field. IWPR first studied single mothers who received AFDC for at least two months over a two-year period, and more recently has included all low-income families with minor children living at home. IWPR staff continue to study the population of low-income families and welfare mothers as each new panel of the SIPP becomes available for research.

[2] The sample size for the results presented in this section was 1,181 single mothers from the first four panels of the SIPP (1984 and 1986-88) who received welfare for at least two months of the 24-month study period. They represented about 2.8 million women in the US population, or 80 percent of all adult AFDC recipients. See Spalter-Roth, Burr, Hartmann, and Shaw (1995).

[3] The baseline case represents a white woman who is a high school drop-out with no prior work experience or job training, is not disabled, has the average number of children (two), but no infants or toddlers, has no other earners in the family, receives no child support, has the average state monthly welfare benefit, lives in a state with the average unemployment rate (6.7 percent), and is the average age (29 years).

[4] The data for these comparisons are drawn from an as-yet-unpublished IWPR study of the 1986 through 1988 and 1990 SIPP panels, which includes analysis of all low-income families (with family incomes less than 200 percent of the poverty level) with minor children at home. The sample size for this study is 2,554 low-income families, representing about 5.7 million families in the U.S. population.

[5] These data are from a recent unpublished analysis of SIPP data from the 1990 and 1991 panels (containing data up through 1992).

[6] Estimate adjusted using Consumer Price Index from 1991 dollars to January 1997 dollars.

[7] Child care costs take more than one-third of AFDC mothers' earnings and about 20 percent of low-income, non-AFDC, single mothers' earnings. For more detailed information on child care costs, see IWPR's Research-In-Brief, "Child Care Usage Among Low-Income and AFDC Families" (1996).

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This fact sheet is based on continuing IWPR research using the Census Bureau's Survey of Income and Program Participation (SIPP) and funded by the Ford Foundation. This "Research-In-Brief" was written by Megan DeBell, Hsiao-Ye Yi, and Heidi Hartmann and prepared by Jill Braunstein in December 1997. The Institute for Women's Policy Research (IWPR) is an independent, non-profit research institute dedicated to conducting and disseminating research that informs public policy debates affecting women. Members of the Institute receive regular mailings including fact sheets such as this one. Individual and organizational memberships are available. For more information, contact the Institute at (202) 785-5100 or visit our web page at http://www.iwpr.org.